

EXHIBIT D

Rosalyn Tilson

The Honorable Judge Vincent L Briccetti
United States District Court for the Southern District of New York
White Plains Supreme Court
111 Dr Martin Luther King Jr Blvd, White Plains, NY 10601

Re: Character Reference for Eli Tilson

Your Honor,

I am writing this letter in support of Eli Tilson, who is awaiting sentencing in your court. My name is Rosalyn Tilson, and I am Eli Tilson's wife. We will be married 11 years this March. Eli and I met and started dating over 20 years ago, so you can say we really grew up together.

To say the past few years have been very difficult for Eli, me, and our growing family is an understatement. We now have four kids, welcoming our newest baby boy this past December 2023. Yosef our oldest is 9 years old, Daniel is 8, Maya is 5, and Yehuda is the newborn. Over the past four years, we have been dealing with issues related to the Pancho business, and in parallel, my father being diagnosed with Pancreatic cancer. Unfortunately, in June of this past year (2023), he lost that battle with pancreatic cancer and passed away. All of this while trying to raise our children, manage relationships, and figure out how to support ourselves. So it's definitely been tough.

I think it is important for me to add some context on Eli's upbringing and what has led to this point. It is very important to note that Eli does not look to make excuses or blame anyone else. He takes full responsibility and always has, whether it is this very unfortunate situation or anything else that comes up. He is very critical of himself and constantly looking to improve.

Eli and I had very different upbringings. While Eli's parents love him very much and, in many ways, they are very close, he unfortunately had what I would define as a "misguided" upbringing. From a very young age, his dad traveled a lot for work and had his own legal issues and therefore, in Eli's mind, he felt responsible to take care of the family, his mother and his two younger brothers. It started off as early as 5 or 6 years old helping his mom with her diabetes (type 1 juvenile diabetic) when she would crash and he was the only one there who knew what she needed, and helping care for his two younger brothers. This progressed over time to anything the family needed – Eli was the first one to be called. It was a chaotic childhood, to say the least. Eli's father went to prison when Eli was a young boy, which was never discussed in the house, and Eli had to deal with saving face for his father while "not knowing" this was going on. There was always a lack of transparency in the household. The expectation was that you (meaning Eli specifically) do whatever you need to do to make sure the family is okay. That was how Eli was judged throughout his childhood and really continued into adulthood, ultimately leading to Eli changing his whole career and life to financially help his parents.

Eli started off his adult life with great success. He graduated high school with a good amount of college credits and started pre-med in college. When I first met Eli, his two dreams were to go to the army and become a neurosurgeon. He did a year of college in America, loading up on the sciences, and then left to volunteer in the Israeli army. Eli would get up at the crack of dawn to volunteer at Sloan Kettering Memorial Hospital in New York doing DNA research, he was really all in.

Eli was accepted into an elite medical school program from Columbia University, which would have included a full scholarship for medical school in Israel, if he would commit to full army service, which he did, in combat. Not to digress, but Eli going to the Israeli Army was not a simple thing. Not only were we dating, but Eli had a lot of friends and family in the states that all thought he was crazy for going when he had it so good stateside, me included. He had every excuse not to go, but he knew it was the right thing to do and he truly believed in it, so he just did it.

After the army and looking forward to medical school, unfortunately Eli's family needed him to help with their financial needs. As previously explained, that meant that Eli immediately found work, which consisted of a few jobs, and put himself through business school at night because he realized medical school wasn't going to be an option for him. He worked four different jobs, making sure his family had the money for food, house bills, rent, his brother's education, etc. – all while doing it in a way that no one would know he was the one supporting the family so his father would not be "disrespected".

After a couple years, as things got a little more stable financially, he landed a great job with a real estate management company and was traveling all over Europe managing their sites. This is around the time we reconnected and got married. Shortly after we started our young married life together, Eli understood that, yet again, his dad needed him to keep his father's business afloat. I honestly had many reservations, but thought I shouldn't be the one to stand in the way. Eli left his great job to join his dad's business. The business had many ups and downs, as businesses do, and slowly Eli was pushed to take on more and more of the responsibilities, for better and worse. A lot of Eli's father's past would come up and Eli would take the burden of it on his shoulders.

This brought us into a lifestyle of constant pressure and Eli having to work at all hours. Eli was under constant stress. About 3-4 years ago, we decided this was not the life we wanted; it was time to sell the business and for Eli to get back to his own career. Covid happened, the potential sale of the business fell through, and it has been a long stressful 3-4 years dealing with all the fallout. This is what led up to the mistakes and bad decisions Eli made.

Eli is truly remorseful and taking full responsibility for every bad decision he has made. He is extremely vocal about it at home and in the community as well. He is very hard on himself and wants to make sure that not just him, but the kids as well will never mimic this behavior in any aspect of life.

I have seen Eli improve himself and he's always willing to work hard and do better. He is self-motivated in that way, which is why honestly, we have never had a fight in 20 years of being together. It probably is hard to believe, considering he was arrested, we were forced to uproot our childrens' lives from Israel, he has now pled guilty to criminal charges, and is awaiting sentencing before your court, but the truth is, the few times I had something I was upset about with Eli, the second I mentioned it he made sure to fix it. This wasn't just words, he really worked to fix it and address the problem. From the small things, like being home more often in the evening for dinner or the big stuff, like remembering to check in with me

when making big decisions, the moment I brought it to his attention he made sure to focus on it so it didn't happen again.

I can tell you as his wife and mother of his children, Eli never intentionally wanted to take anything from anyone or hurt anybody. He has been doing whatever he can to help and make it right for all the people involved.

One of the things about Eli is he really will jump to help anybody at any time. When my father got sick, even before we knew it was cancer, Eli made sure to be always by his side. Even with all the stress that was going on with his business, if my dad needed something he did not even have to ask, Eli was there. Whether it was to speak to doctors or stay up all night in the hospital or to watch the kids alone so I can be with my dad, Eli just did it.

If someone in the community needs something, Eli will be there right away. Need to distribute food to holocaust survivors, Eli is on it. Need someone to run the synagogue, Eli will do it. He would do these things not just when convenient for him but instead of doing things he wanted to do and without people even knowing. For example, when Covid hit and Israel had many rules in place, Eli made sure all the elderly that could not get their medication got what they needed. No questions asked, just texted the people and went, no one even knew it was him. When kids in the community needed to learn how to read their Torah portion for their Bar Mitzvah, Eli taught them for free. There are many more examples of Eli's charitable acts, and he still is doing it even here in Seattle under all this pressure; it is just a part of who he is.

I love him so much and will always support him. Just like I mentioned with the community, Eli is always there for me and the kids. He is a man of commitment and always does aim to be a better person.

He is consistently bettering his education and knowledge, both in the secular and Jewish world. While working, he put himself through 5 years of rabbinical school not to be a Rabbi (he actually does not even like people calling him that and rarely brings it up) but rather so he can feel confident that he will have all the right knowledge and understanding to teach the kids in our way of life and answer all their questions, and also to show the kids not to be lazy but to keep growing.

As a father, Eli is extremely involved and always looking to do the best for the kids. In Israel, as he knew Hebrew and I knew less, he was always the one to be on top of schoolwork and getting the school things organized, and doing all the hard dentist and doctor check ups. Eli, even with all the stress and craziness, would drop anything for me and the kids. When the boys were old enough to get into sports, he made his schedule fit so they could play ice hockey and he coached. Now in the States, with having a new baby, Eli does all the drop offs and picks ups from school (30 min each way) and makes sure to be at all their extracurriculars. It is not just taking and dropping off, he makes sure to know all the coaches and parents and really takes the time with the kids and makes it fun and enjoyable for them.

Eli and the kids are truly like one and we all rely heavily on him. Eli makes sure to do homework with the kids, taking time to go over it and make sure they understand. As you can imagine, it is not easy for my kids that from one day to the next, they found themselves in a new school, speaking a new language, having to make new friends. Eli and I together have worked very hard to make the transition as easy as possible, but it takes a lot of effort. Eli puts that effort in not just with the mandatory schoolwork, but learning with them extra, making time to speak in Hebrew to them, doing fun (well he thinks it is fun)

Math and association games to make sure the kids are always learning and growing. He really is all about the kids.

I know that if you examine Eli's life, you will see that Eli is really not a bad person and never even had bad intentions. He is very remorseful and has learned a lot from this whole situation. Unfortunately, there is no way to go back and undo what's already been done just to do better in the future, and I know he will, and he is. He is making every effort to ensure that he is only in situations where he can make good decisions and be surrounded by good people. He literally has gone back to starting at the bottom, working construction jobs, building things with his hands and doing it with pride, including the kids into the process and being very transparent with family and the community. He does not hold back and lets people know what is going on; he is honest that he made bad decisions and just wants to do better.

My kids look up to him, love him, and need their daddy with them for their stability and self-security. We need to break this cycle, and for Eli not to be around my kids would be very traumatic for them. He really is there everything and they are at such an important developmental stage in their lives that time away will affect them greatly.

Eli has always been my rock and support that gets me through every day. As I stated before, we are going on 20 years together and I know we will do better, as he already is. Eli and I have been through a lot, and I know we will grow as a family from this experience; this was a big wake up call for all of us. Please give us the ability to start rebuilding our life and correcting the errors made.

In conclusion, I respectfully request that you consider these aspects of Eli's character and life when making your sentencing decision. It wouldn't just hurt him and his young family, but a community of people that he supports and is an integral part of. I have witnessed the best parts of Eli and I believe and know that he will continue to learn from this experience and be an extremely valuable and successful person for his family and community going forward.

Thank you for your time and consideration.

Sincerely,
Rosalyn Tilson
Rosalyn Tilson

Signature: 
Rosalyn Tilson (Mar 19, 2024 10:04 PDT)

Email: rosalyn.tilson@gmail.com







Rosalyn Tilson Letter - final

Final Audit Report

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